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# The Underwriting Network

by Linda Jonides and Margaret Czellecz, Underwriting Editors

Welcome to the first articles written for the Underwriting Network appearing in the newsletter. At the 5th Annual Inter-Company LTCI Conference, Dr. William Rodman Shankle and Dr. James M. Jacobson gave us a fresh look at cognitive testing. The response to this panel was tremendous and led to numerous requests for the research behind the presentations.

For those who weren't at the meeting in Orlando, Dr. James M. Jacobson, MD, MBA, CPE, FACPE, FACP, is the president of Net Education Design, Inc., a company that specializes in health-care processes and educational materials for both patients and health-care providers. This company designs and implements interventional programs for diabetes, chronic lung disease, chronic heart disease and cognitive impairment. As a researcher, Dr. Jacobson designed a device that measures how fast people think, which was used in space shuttle equipment. Today, he researches measures of cognitive function, with a special interest in methods that allow early detection of cognitive impairment. Rather than testing memory or the content of thought, the AQT tests the speed of processing. In his article titled "*New Developments in Cognitive Testing*", Dr. Jacobson will give an overview of the tools available for LTC underwriters to identify individuals with cognitive impairment including the AQT.

Dr. William Rodman Shankle, MS, MD has managed over 7,000 patients and families affected by Alzheimer's Disease. He currently manages a community-based dementia clinic of over 900 demented patients two days a week, using an automated health-care system for Alzheimer's Disease and related disorders by him and his colleagues. His book, *Preventing Alzheimer's* is his most recent endeavor to provide knowledge to help disseminate dementia-related preventive and disease-delaying treatments with and without solid scientific support. In the excerpt of his article "*Methods to Improve the Detection of Cognitive Impairment*," Dr. Shankle the CERAD 10-Word List which has shown to be effective in detecting mild cognitive impairment.

The Minnesota Cognitive Acuity Screen (MCAS) has been available to the long-term care insurance industry for over five years. Dr. Dean Knudson, medical director for Nation's



CareLink, is certified by the American Board of Psychiatry and Neurology and has a Certificate of Added Qualification in geriatric psychiatry. As an expert in cognitive testing of the elderly, Dr. Knudson devotes a large portion of his practice to geriatric psychiatry. His article, "Update on the MCAS: A Cognitive Screen Used in LTCI for Over Five Years," gives an overview of the MCAS, including its effectiveness in reducing early cognitive claims. \*



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